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- ☐ 5.   ** Resource management: Making a difference in mental health; Gary Auckland; Nursing Standard, Harrow-on-the-Hill; Mar 1-Mar 7, 2000; Vol. 14, Iss. 24; pg. 42, 5 pgs
- ☐ 6.  ** Bank's Monitoring System Is Scrutinized --- Russian Scandal Highlights Call for More Oversight Of Customer Activity; By Michael Allen and Paul Beckett; Wall Street Journal, New York, N.Y.; Aug 27, 1999; Eastern edition; pg. A.2
- ☐ 7.  ** Strategies to hedge bank risks; Businessline, Islamabad; Aug 26, 1999; pg. 1
- ☐ 8.  ** IMF: IMF approves third annual PRGF arrangement for Zambia; M2 Presswire, Coventry; Apr 17, 2001; pg. 1
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- ☐ 10.  ** ClarITeam: Inefficient service level management erodes customer confidence in e-banks; ClarITeam launches White Paper on controlling the performance and availability of the IT system in e-banking; M2 Presswire, Coventry; Aug 16, 2000; pg. 1

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Title: Easy money. (cover story)

Subject(s): [BANKS & banking -- Automation](#)

Source: [NetGuide](#), Feb96, Vol. 3 Issue 2, p46, 5p, 3c

Author(s): [Costanzo, Chris](#)

Abstract: Reflects on the popularity and evolution of electronic *banking* via the *Internet*. Prediction on the number of homes that will have a Web presence by mid-1996; Security First National *Bank* as the the only *bank* born and raised exclusively on the *Internet*; Benefits of electronic *banking*; Personal financial software that links *banks* to customers. INSETS: Security blankets (electronic *banking* security issues); Say later to the teller -- online (list of cyberbanks); Who pays? (*banking* fees).

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Best Part

Section: Net.Cover Story

EASY MONEY

Despite years of trying, online *banks* have been a bust. That's about to change.

Last October, Eric Walter, a 27-year-old single guy from Atlanta, became the first customer of Security First Network *Bank*, the only *bank* born and raised exclusively on the *Internet*. He is what you might consider an anomaly: a happy *banking* customer. Why? He can now look up his balances, transfer funds between accounts, download real-time account statements, and pay his *bills* electronically--24 hours a day, seven days a week.

With increasing ease, *banks* are making it possible for all of us to share in Walter's newfound contentment. In fact, as a few veteran keyboarders already know, PCs and modems are old *banking* acquaintances. Since the late 1970s, a number of institutions have been struggling to make winners out of their proprietary PC-based remote access applications, though these systems were mostly expensive failures. More recent efforts springing up on the *Internet*, online services, and proprietary dial-up lines are far more sophisticated, intuitive, and feature-laden. And if usage projections for the coming years are correct, the turn of the century can't come soon enough for *banks* investing in cyberspace.

Last year, 28 percent of all U.S. households had PCs, and 6 percent of U.S. households had PCs connected to the *Internet*. By 2000, the number of homes with PCs will more than double to 64 percent, with 22 percent of all U.S. households expected to be online, predicts Forrester Research Inc., a market research firm in Cambridge, Mass., that analyzes technology's consumer impact.

Forrester foresees this trend spurring a massive interest in managing assets online. By 2000, \$46 billion will roam the **Internet**, Forrester says-\$30 billion in mutual funds and \$16 billion in deposits.

Present-day contributors to the online **banking** fray that make such rosy predictions possible include 26 **banks** that have thus far aligned with Intuit Inc., Meca Software Inc., and Microsoft, which sell the Quicken, Managing Your Money, and Money personal financial management software packages, respectively. These applications let you download your **bank** account information directly into the software.

Other **banks** are leaping onto the proven framework of the online services, setting themselves up as menu choices within America Online or the more established Prodigy (which plans a major upgrade of its online **banking** services during the first quarter of this year).

While online services and private dial-up solutions have been met with overall success, the **Internet** may turn out the winner. Already, IBM counts more than 300 institutions on the Web; the company also estimates that the number of **bank Internet** sites about doubles every 60 days. At that rate, more than 5,000 **banks** will have a Web presence by mid-1996.

Main Street Blues

Security First Network **Bank**-Walter's **banking** mecca-is a wholly owned subsidiary of a small Kentucky **bank**. Its virtual branch (<http://www.sfnb.com/>) touts all the trappings of your typical Main Street branch: an information area, a desk to help customers set up accounts, a personal finance area, a customer service center, and even an office for the president. The only difference between this branch and the tens of thousands of others already built by other **banks** is that it's accessible only through the **Internet**-and, of course, you don't have to wait in line. As of early December, the **bank** reported more than 1,000 checking account applications from 38 states.

Opening an account at Security First was easy, Walter says. In fact, it was almost too easy. "I thought I had missed something," he says. All he had to do was fill out an application online, print it out, sign it (since the government still requires handwritten signatures), and mail it to Security First, along with his check for deposit. Security First mailed him back a welcome kit that included instructions, a mouse pad, self-addressed, stamped envelopes for deposits, and a form for initiating direct deposits of payroll checks. Walter withdraws money with an ATM card.

Within one month of **banking** at Security First, Walter decided to move all his money into the cyberbank. Besides the convenience, the no-fee, no minimum-balance policy on Security First's checking accounts also helped the **bank** snag Walter's total **banking** business. Security First starts charging \$1 per transaction after the 10th monthly ATM withdrawal.

Another benefit of electronic **banking** is electronic **bill**-payment services. This Security First offering, which is becoming increasingly ubiquitous in online **bank** services, compels you to be more disciplined about making payments. Why? Because, for better or worse, electronic **bill** payments get disbursed by the **bank** only if the funds are available in your account. (In a paper-based **banking** system, conventional checks let you float payments at your own risk.) Thus, using an electronic **bill**-payment system is like writing a certified check for each one of your **bills**. Payments clear faster, and your merchants stay happy. Security First starts charging 50 cents after the 20th monthly electronic **bill** payment.

Banks Untangle the Web

Even **banks** that weren't born on the **Internet** like Security First are beaming out substantial capabilities. Many of them, like San Francisco-based **Bank** of America, are launching second-generation Web pages, having cut their teeth on **Internet banking** with dry, text-only, simple Web sites. "We thought our first Web site was neat at the time [a year and a half ago]," says Bob Wynne, a spokesman for **Bank** of America. "But it was really pretty primitive."

Today, **Bank** of America's Web site (<http://www.bankamerica.com/>) boasts credit card applications, college-budget calculators, home-loan rates via hyperlinks to real estate brokerages, and complete mortgage applications.

A novel feature of the **Bank** of America site is its Build Your Own **Bank** function, in which visitors fill out personal profiles about their interests. In subsequent visits, the Web site brings together new information and financial tools that match each individual's lifestyle and preferences. Even better, browsers who fill out the Build Your Own **Bank** profile automatically become eligible to win a \$5,000 sweepstakes prize.

Salem Five Cents Savings **Bank**, a Salem, Mass., **bank** (<http://www.salemfive.com/>), keeps customers coming back to its Web site by offering online-only weekly specials, like on CD rates, for example. One of Salem Five Cents' most successful offerings is its Mortgage Coupon, good for \$100 off the closing costs of a mortgage for customers who apply via the **Internet**.

While **banks** like Salem Five Cents and **Bank** of America get the loan process rolling through online applications, at least one **bank** actually is approving loans over the **Internet**. In October, Canada's Bayshore Trust Co. (<http://www.bayshoretrust.com/>) began accepting cyberapplications for consumer loans ranging from \$5,000 to \$15,000. It boasts the ability to say "yea" or "nay" to these applicants via the **Internet** within two minutes.

Software Veterans Log On

Now that **banks** are finally getting the hint about cyberspace, personal financial software that has for years supported consumers' **banking** endeavors is joining the fray. Intuit, Meca, and Microsoft are all in the process of linking **banks** to their customers, with their products as the principal conduits. Thus, you'll be able to click a button and have your checking, savings, ATM, and credit card transactions neatly formatted into Quicken, Managing Your Money, or Money-no more tedious data entry from monthly statements.

In fact, monthly statements will be superfluous because at any time you'll be able to turn on your computer, check your current balances, see which transactions have cleared, or reconcile accounts. If you want to transfer funds between accounts, you'll simply click a button and fill in the details. What's more, all three companies also have added electronic **bill**-payment services to their offerings.

Each of the 26 **banks** that these software companies have signed on is in a different phase of actually bringing the services to market, and they'll determine individually the fees they'll charge.

If you're using personal finance software, but your **bank** isn't hooked into it, you obviously won't be able to download your account information; however, you can still pay **bills** online, since each program employs a clearinghouse of some sort to execute such payments from your existing **bank** account.

Quicken Goes **Browsing**

Other developments are on the way as well. Toward the end of 1995, Intuit announced two new roads for online **banking**. First, it incorporated a Web browser program into Quicken, which will eventually let users conduct Quicken **banking** transactions with participating **banks**, via the **Internet**.

Intuit also jumped into an alliance with America Online to give AOL subscribers access to electronic **banking** services. AOL users will be able to check their balances, download account statements, transfer funds, and pay **bills** through Quicken-based **banks**-all electronically from within their AOL accounts-and at no cost beyond the regular AOL monthly subscription fee. The move puts Intuit on par with Microsoft, which plans to make its Money personal financial management program available through the Microsoft Network.

Once you decide, like Walter, that online **banking**'s convenience outweighs its potential security risks, you may find yourself actually enjoying **banking**.

PHOTO (COLOR): Money on a monitor

PHOTO (COLOR): Fill out **Bank** of America's Personal Profile to get customized service--and a chance to win \$5,000.

PHOTO (COLOR): Canada's Bayshore Trust can process loans online in two minutes.

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By Chris Costanzo

Chris Costanzo is the New York-based editor in chief of Faulkner & Gray's **Bank** Technology News.

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#### Inset Article

## SECURITY BLANKETS

Besides fees, the other hurdle to home **banking** that most consumers-and **banks**-face is security. According to David Stewart, senior consultant of **bank** consultancy Global Concepts Inc., two of the three requirements for fully securing **Internet** transactions exist today, while the third is just hitting the market.

Encryption ensures data can't be altered en route between your browser and the **bank**'s server. Meanwhile, private/public key cryptography authenticates your data's origin and destination. Finally, you need to authenticate that authentication. Trusted institutions, such as post offices and **banks**, will act as certification authorities. Essentially these authorities will verify, via private and public keys, that senders and receivers are who they say they are. This last process will be "...unlike anything we've ever seen," Stewart says.

Security First Network **Bank** employs much of the encryption and private/public key cryptography described above to secure transactions flowing into and out of the **bank**. And once financial information reaches Security First, a trusted operating system from SecureWare Inc. locks customer data inside a "virtual vault." SecureWare's system has a distinguished lineage, having secured sensitive computer programs for various government defense departments, including the U.S. Air Force Air Mobility Command and the National Security Agency.

"I figured if [this security system] was good enough for the Department of Defense, it was good enough for me," says Eric Walter, Security First's charter customer.

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### Inset Article

## SAY LATER TO THE TELLER LINE-ONLINE

As of the end of 1995, 40 **banks** conducted full transactional business around the clock, using either the **Internet**, personal financial software packages, commercial online services, or a combination of these services (see list below).

At last count, at least 65 other **banks** were providing remote **banking** services, using non-consumer software packages developed by vendors specifically geared toward the **banking** industry. Consult your local **bank** to see if it offers such a solution.

World Wide Web  
Security First Network **Bank**

Quicken (Intuit)  
Microsoft Money (Microsoft)  
These **banks** have allied with both Intuit and Microsoft to offer dial-up **banking** services.

**Bank** of Boston  
Centura **Bank**  
Chase Manhattan **Bank**  
Chemical **Bank**  
Compass **Bank**  
CoreStates **Bank**  
Crestar **Bank**  
First Hawaiian **Bank**  
First Interstate **Bank**  
First National **Bank** of Chicago  
Home Savings of America  
M&T **Bank**  
Marquette **Banks**  
Mellon **Bank**  
Michigan National **Bank**  
Sanwa **Bank** California  
Texas Commerce **Bank**  
Union **Bank**  
US Bancorp  
Wells Fargo **Bank**

Quicken (Intuit)  
Citibank has chosen Quicken as its sole third-party **banking** interface.

Managing Your Money (Meca Software)  
**Bank** of America  
First **Bank** Systems Inc.  
Fleet **Bank**  
NationsBank  
Royal **Bank** of Canada

Prodigy Corp.

These **banks** offer full transactional services via Prodigy.

Banc One Corp.

Barnett **Banks** Inc.

Boatmen's Bancshares

Chemical **Bank**

Chevy Chase **Bank**

Comerica Inc.

CoreStates Financial Corp.

(including CoreStates **Bank** and three other **banks** it owns)

Meridian Bancorp

Midlantic **Bank**

NBD Bancorp

PNC **Bank** Corp.

Wells Fargo **Bank**

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### Inset Article

## WHO PAYS?

The typically well-educated and affluent early adapters of electronic **banking** services are smart enough to realize they're doing their **banks** a favor by **banking** from home-and they're hard-pressed to stand for any fees. "It's in the **bank's** interest to have me **bank** from home. Then it can get rid of its branches," says Simon Middleton, vice president of sales and marketing at Checkpoint Security Services Ltd. "But the fees they charge are not an encouragement." Simon found electronic **banking** at his **bank**, Chase Manhattan, to be "jolly expensive-like paying a cable **bill**." He adds, "Unless it's free, I'm not doing it."

A few **banks**, however, have caught wind of that attitude. Union **Bank** of San Francisco (<http://www.tdmi.com/union/>), which offers home **banking** services through Quicken and Money, is suspending monthly fees for 12 months, in addition to providing a \$50 rebate to cover the cost of purchasing either Quicken or Money. Joanne Curran, a spokeswoman at the **bank**, reports an overwhelmingly positive customer response. A minimum of 500 people a day from all over the country have been calling to inquire about the service, she says.

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